



## Focus on Families

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*For more information about  
family living issues, visit our website:*

[taylor.uwex.edu](http://taylor.uwex.edu)

*or contact*

Peggy Nordgren, *Family Living Agent*  
715-748-3327 ext. 3  
peggy.nordgren@ces.uwex.edu

Editor:

Peggy Nordgren  
Taylor County Family Living Agent

Layout & Design:

Cathy Mauer  
Program Assistant

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Peggy Nordgren  
*Family Living Agent*

Sasha Busjahn  
*4-H Youth Development Agent*

Sandra Stuttgen  
*Agriculture Educator*

Michelle Grimm  
*Community Resource Development Agent*

Brenda Herrell  
*Program Coordinator Wisconsin Nutrition Education*

## Multiple life roles may be source of caregiver stress

*Yet informal caregiving may offer personal benefits to person providing care*

It's no mystery that many informal caregivers—individuals who provide unpaid support to family members or friends with illness or disabilities—often feel stressed.

“Informal caregivers’ responsibilities can cover a wide range,” says Kristin Litzelman, a University of Wisconsin-Extension specialist in family and financial well-being during mid to later life. Litzelman says caregivers may provide emotional support and help with cleaning or physically moving around the house. Medical and health-care tasks, such as coordinating medical appointments, dealing with insurance, and sometimes even medical procedures that would once have taken place in a hospital, may also be part of caregiving. Sometimes, care extends to providing financial support.

Other life obligations don't stop when caregiving begins, Litzelman says. Many caregivers have important roles and responsibilities such as jobs, parenting or running a household. All of that can add up to an overwhelming situation, she says. If caregivers don't take care of themselves, they can burn out or develop their own health problems.

### Caregiving may not be the issue

At first glance, it might seem like caregiving is the problem. “Research suggests, however, that it isn't caregiving itself that contributes to poor quality of life and other health problems in caregivers; rather, it is the stress that can result from the multiple roles caregivers play,” says Litzelman.

This distinction is important, says Litzelman, because informal caregiving can actually have benefits for the caregiver. Feeling good about themselves and having a sense of purpose are two of the benefits caregivers report.

“That sense of purpose and responsibility can contribute to better health and quality of life,” says Litzelman. “Caregiving itself is not a bad thing, and can actually contribute to positive emotional health for caregivers.”

### Attitude is important

Even if caregivers have a lot on their plate, it doesn't automatically mean they will feel stressed or overwhelmed. “An important piece of the puzzle is how caregivers perceive or appraise the situation. When they have the resources to deal with the challenges presented by caregiving, it may not feel stressful,” says Litzelman.

For caregivers who report low levels of stress, some research shows that they may actually have better outcomes than people who aren't informal caregivers, ranging from better quality of life to lower mortality risk,

explains Litzelman. It is the caregivers with high levels of stress who are at risk for burnout, depression, extreme fatigue and other health problems.



“Another important consideration is that caregiving stress alone is not to blame for burnout and poor quality of life in caregivers,” says Litzelman. “Stress from other areas of life, like paid employment, interpersonal relationships, or financial difficulties, can all accumulate and contribute to quality of life and mental health problems.”

Litzelman says that how people feel about their stress—if they see it as harmful, or as beneficial—can affect how it impacts them.

### Resources available

According to Litzelman, the good news is that there are many resources—respite care, educational classes, support groups, even financial assistance—for family caregivers.

In Wisconsin, most family caregivers can get more information about resources they are eligible for by contacting their local Commission on Aging Office or ADRC. Online resources like the [Family Care Navigator](#), or in-person connections with hospital social workers, faith leaders, or others, can also point caregivers in the right direction.

“Caregivers also benefit from taking time to take care of themselves,” says Litzelman. “Research tells us that activities like exercise, mindfulness and cultivating a sense of gratitude are all associated with better well-being in family caregivers.”

Feeling more in control of any area of life may also help; for example, [financial coaching](#) to get a handle on balancing retirement saving and medical debt, or [organizing help](#) to keep up with chores and housework.

“Giving caregivers permission and encouragement to take care of themselves can also help. Only by caring for ourselves can any of us successfully care for others,” says Litzelman.

## Halloween food safety tips for parents

Even though it's not an official holiday, Halloween is much beloved by children and adults alike. What could be more fun than trick-or-treating, apple bobbing, or costume parties?

To make sure treats are safe for children, follow these simple steps:

- **Snacking:** Children shouldn't snack on treats from their goody bags while they're out trick-or-treating. Give them a light meal or snack before they head out – don't send them out on an empty stomach. Urge them to wait until they get home and let you inspect their loot before they eat any of it.
- **Safe treats:** Tell children not to accept – and especially not to eat – anything that isn't commercially wrapped. Inspect commercially wrapped treats for signs of tampering, such as an unusual appearance or discoloration, tiny pinholes, or tears in wrappers. Throw away anything that looks suspicious.
- **Food Allergies:** If your child has a food allergy, check the label to ensure the allergen isn't present. Do not allow the child to eat any home-baked goods he or she may have received.
- **Choking hazards:** If you have very young children, be sure to remove any choking hazards such as gum, peanuts, hard candies, or small toys.



**Bobbing for apples** is an all-time favorite Halloween game. Here are a couple of ways to say “boo” to bacteria that can cause foodborne illness.

- Reduce the number of bacteria that might be present on apples and other raw fruits and vegetables by thoroughly rinsing them under cool running water. As an added precaution, use a produce brush to remove surface dirt.



- Try this new spin on apple bobbing from FightBAC.org: Cut out lots of apples from red construction paper. On each apple, write activities for kids, such as “do 5 jumping jacks.” Place a paper clip on each apple and put them in a large basket. Tie a magnet to a string. Let the children take turns “bobbing” with their magnet and doing the activity written on their apple. Give children a fresh apple for participating.

If your idea of Halloween fun is a **party at home**, don't forget these tips:

- Beware of spooky cider! Unpasteurized juice or cider can contain harmful bacteria such as *Salmonella*. To stay safe, always serve pasteurized products at your parties.
- No matter how tempting, don't taste raw cookie dough or cake batter that contain uncooked eggs.

• “Scare” bacteria away by keeping all perishable foods chilled until serving time. These include finger sandwiches, cheese platters, fruit or tossed salads, cold pasta dishes with meat, poultry, or seafood, and cream pies or cakes with whipped-cream and cream-cheese frostings.

Bacteria will creep up on you if you let foods sit out too long. Don't leave perishable goodies out of the fridge for more than two hours (1 hour in temperatures above 90°F).

For more food safety information, visit <http://foodsafety.wisc.edu> or <https://www.foodsafety.gov>.

# Setting Money Aside

# How can I create a Health Care Piggy Bank?

Health care can be very expensive.

**Saving a little money each month** can help pay for health care costs.

Plus, the special accounts listed below and on the back add a little extra money to what you put in.

### Example:

Money saved	End of Year
\$15 / month	= \$180
\$25 / month	= \$300
\$50 / month	= \$600
\$75 / month	= \$900
\$100 / month	= \$1,200
\$200 / month	= \$2,400

## A. Save Money with Automatic Transfers

1. Decide how much you can save each month.



2. Go to your bank.



3. Ask to open a savings account, if you don't have one.



4. Ask the bank to set up an **automatic transfer** from your checking account to your savings account. Tell them how much to transfer each month.

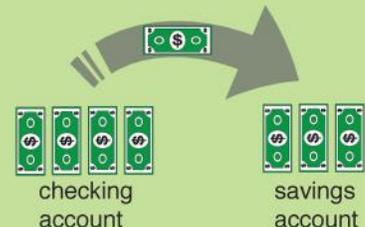


## Automatic Transfer

This is a set amount of money that will be moved from one account to another every month.

Once it is set up, you will not need to remember to put that money aside!

You can stop it at any time.



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**Wisconsin**  
Connect to Care, Engage in Health

This project is supported by Wisconsin Health Information Organization, Ira and Ineva Reilly Baldwin Wisconsin Idea Endowment, & Wisconsin Department of Health Services.

# If you have a **high deductible** health plan you may want to:

## C. Save Money from your Tax Refund

When you get a tax refund:

1. Put some money in your savings account for your future health.



2. Save some for your children. Open a savings account in their name at the bank.



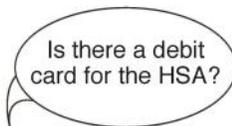
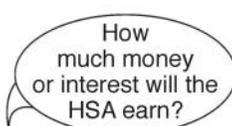
3. Spend a little on yourself and your family.

## B. Open a Health Savings Account (HSA)

1. Find 2 or 3 banks that have HSAs.



2. Ask each bank:



3. Use your HSA debit card to pay for co-pays, medical fees, prescription medicine, and long term care.

 If the bank does not offer a debit card, it will be difficult to use the account.



### HSA Debit Card

0000 0000 0000 0000  
Your Name

### Remember!

- Open Enrollment to renew or begin health insurance is November 1 - January 31.
- You will not get a Premium Tax Credit discount in 2017 if you have not sent in your 2015 tax form.
- Your tax return takes about 3 weeks to process.



### Health Savings Account

This is a special savings account to pay medical costs or fees.

You must have a **high deductible** health plan to open a HSA.

This money comes out of your paycheck **before any taxes**.

 You will need to open a Health Savings Account before you sign up or renew your health insurance coverage.

If you use the money from your HSA account on non-medical fees, you have to pay a 20% penalty.



visit [choosemyplate.gov](http://choosemyplate.gov) for healthier options during the holidays

tweak the sweets



fruits make delicious desserts

cheers to good health



drink water to manage calories

bake healthier



use recipes with pureed fruits instead of butter or oil

spice it up



use spices and herbs instead of sugar and salt

brighten your meal



fill half your plate with fruits and vegetables

skim the fat



try skim evaporated milk instead of heavy cream

swap the grains



choose whole wheat flour instead of white flour

go easy on the gravy



a little bit of gravy goes a long way

USDA is an equal opportunity provider and employer.



# 10 tips Nutrition Education Series

# make healthier holiday choices



## 10 tips for a healthier holiday

The holidays are often filled with time-honored traditions that include some of our favorite meals and foods. As you celebrate, think of little changes you can make this holiday season to create healthier meals and active days.

### 1 create MyPlate makeovers

Makeover your favorite holiday dishes. Use My Recipe on SuperTracker to improve holiday recipes and get healthier results. Go to <https://www.supertracker.usda.gov/myrecipe.aspx>.



### 6 tweak the sweet

For dessert, try baked apples with cinnamon and a sprinkle of sugar instead of apple pie. Invite your guests to make their own parfait with colorful sliced fruit and low-fat yogurt.



### 2 enjoy all the food groups at your celebration

Prepare whole-grain crackers with hummus as an appetizer; add unsalted nuts and black beans to a green-leaf salad; include fresh fruit at the dessert table; use low-fat milk instead of heavy cream in your casseroles. Share healthier options during your holiday meal.

### 7 be the life of the party

Laugh, mingle, dance, and play games. Focus on fun and enjoy the company of others.

### 8 make exercise a part of the fun

Make being active part of your holiday tradition. Have fun walking and talking with family and friends after a holiday meal. Give gifts that encourage others to practice healthy habits such as workout DVDs, running shoes, and reusable water bottles.



### 3 make sure your protein is lean

Turkey; roast beef; fresh ham; beans; and some types of fish, such as cod or flounder, are lean protein choices. Trim fat before cooking meats. Go easy on the sauces and gravies—they can be high in saturated fat and sodium.

### 9 enjoy leftovers

Create delicious new meals with your leftovers. Add turkey to soups or salads. Use extra veggies in omelets, sandwiches, or stews. The possibilities are endless!

### 4 cheers to good health

Quench your thirst with low-calorie options. Drink water with lemon or lime slices. Offer seltzer water with a splash of 100% fruit juice.



### 10 give to others

Spend time providing foods or preparing meals for those who may need a little help. Give food to a local food bank or volunteer to serve meals at a shelter during the holiday season.



### 5 bake healthier

Use recipes with unsweetened applesauce or mashed ripe bananas instead of butter. Try cutting the amount of sugar listed in recipes in half. Use spices to add flavor such as cinnamon, allspice, or nutmeg instead of salt.



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County USDA Service Center  
925 Donald Street Room 103  
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## Holiday Food Questions?

UW-Extension, Taylor County  
Peggy Nordgren  
Family Living Agent  
715-748-3327  
Weekdays - 8:30 a.m. to 4:30 p.m.  
[peggy.nordgren@ces.uwex.edu](mailto:peggy.nordgren@ces.uwex.edu)

USDA Meat & Poultry Hotline  
1-888-674-6854  
Email: [mph hotline.fsis@usda.gov](mailto:mph hotline.fsis@usda.gov)  
[www.fsis.usda.gov/wps/portal/fgis/topics](http://www.fsis.usda.gov/wps/portal/fgis/topics) (Look under “Fact  
Sheets” and “Seasonal Food Safety”)

Butterball  
1-800-BUTTERBALL (1-800-288-8372 )  
10 a.m. to 7 p.m. CST with additional extended holiday hours  
in November & December  
[www.butterball.com](http://www.butterball.com)  
Email: [talkline@butterball.com](mailto:talkline@butterball.com)

Jennie-O Turkey  
Customer Service  
1-800-621-3505  
Mon - Fri 8 a.m. to 4 p.m. CST  
Excludes holidays  
[www.jennieo.com/cooking-with-turkey](http://www.jennieo.com/cooking-with-turkey)

Fleischmann's Yeast  
Baker's Helpline  
1-800-777-4959  
[www.breadworld.com](http://www.breadworld.com)

Land O'Lakes  
Consumer Affairs 1-800-328-4155  
Hours: Monday 9 a.m. - 3:30 p.m. CST,  
Hours: Tuesday - Friday 8 a.m. - 3:30 p.m. CST  
[www.landolakes.com/recipes/seasonalcollections](http://www.landolakes.com/recipes/seasonalcollections)

Ocean Spray Consumer Helpline  
1-800-662-3263  
10:00 a.m. to 5:00 p.m. CST  
Monday-Friday  
<http://oceanspray.com>  
<http://www.oceanspray.com/Ocean-Spray-Recipes.aspx>

Holiday Food Safety Tips  
<https://www.dhs.wisconsin.gov/safety-tips/holidays.htm>

